

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Stephen Joseph Galvin
 Debtor

Case No. 18-12436-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Aug 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2018.

db Stephen Joseph Galvin, 2612 S Law St, Allentown, PA 18103-6814
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14089791 Alltran, PO Box 722929 Box 722929, Houston, TX 77272-2929
 14099163 +Bank of America, as Servicer for The Bank of NewYork, c/o Rebecca A. Solarz, Esq.,
 701 Market Street, Ste 5000, Philadelphia, PA 19106-1541
 14089794 Barbara J Galvin, 2612 S Law St, Allentown, PA 18103-6814
 14089798 Credit Control, PO Box 31179, Tampa, FL 33631-3179
 14089799 +Discover Bank, Through Its Servicing Age, c/o Weltman, Weinberg Reis,
 170 S Independence Mall W # 874W, Philadelphia, PA 19106-3334
 14089801 Hayt, Hayt & Landau, Meridian Center, 1 Industrial Way W, Eatontown, NJ 07724-2255
 14089803 +Merchants Credit Fuide, 223 W Jackson Blvd Ste 900, Chicago, IL 60606-6914
 14089806 Mr. Cooper, PO Box 619094 Box 619094, Dallas, TX 75261-9094
 14089807 Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
 14089809 THD, PO Box 6497, Sioux Falls, SD 57117-6497
 14089810 United Collection Bureau, 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 04 2018 02:04:28
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 04 2018 02:04:42 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14089793 EDI: BANKAMER.COM Aug 04 2018 05:53:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 14089795 EDI: BMW.COM Aug 04 2018 05:53:00 BMW Financial Services, Regional Service center,
 PO Box 3608 Box 3608, Dublin, OH 43016-0306
 14092788 +EDI: AISACG.COM Aug 04 2018 05:53:00 BMW Financial Services NA, LLC,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 14089792 EDI: BANKAMER.COM Aug 04 2018 05:53:00 Bank of America, PO Box 31785 Box 31785,
 Tampa, FL 33631-3785
 14089796 EDI: CAPITALONE.COM Aug 04 2018 05:53:00 Capital One, 4851 Cox Rd,
 Glen Allen, VA 23060-6293
 14089797 EDI: CHASE.COM Aug 04 2018 05:53:00 Chase Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 14089800 +EDI: TSYS2.COM Aug 04 2018 05:53:00 DSNB Macys, PO Box 8218, Mason, OH 45040-8218
 14089802 EDI: CBSKOHL.S.COM Aug 04 2018 05:53:00 Kohls/Capital One, PO Box 3115,
 Milwaukee, WI 53201-3115
 14089804 EDI: MERRICKBANK.COM Aug 04 2018 05:53:00 Merrick Bank, PO Box 9201,
 Old Bethpage, NY 11804-9001
 14089805 EDI: MID8.COM Aug 04 2018 05:53:00 Midland Credit Management, PO Box 13105 Box 13105,
 Roanoke, VA 24031-3105
 14089808 EDI: RMSC.COM Aug 04 2018 05:53:00 Synchb/Lowes, Box 965005, Orlando, FL 32896-5005
 14090724 +EDI: RMSC.COM Aug 04 2018 05:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Aug 03, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2018 at the address(es) listed below:

LYNN E. FELDMAN on behalf of Debtor Stephen Joseph Galvin feldmanfiling@rcn.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE, ET AL. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	<u>Stephen Joseph Galvin</u>	Social Security number or ITIN	xxx-xx-6461
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-12436-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephen Joseph Galvin

8/2/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.